

Water damage coverage at a glance



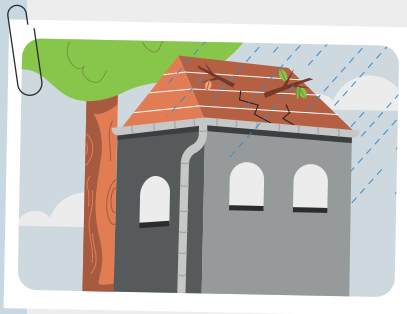
SPECIFIED PERILS

Water damage typically covered



Damage caused by water **from sudden and accidental leaks, ruptures, overflows or spills** from:

- Sanitary fixtures, including water heaters, toilets, sinks, bathtubs, showers and appliances (washing machine, fridge, freezer, etc.);
- Containers or installations containing water, or related equipment, such as above-ground pools, waterbeds or aquariums;
- Plumbing system;
- Rupture in public drinking water mains.



Damage caused by water entering the building **through a sudden and accidental opening resulting from a insured peril**, such as a branch broken off by strong winds.



ADDITIONAL COVERAGE

Coverage purchased through an endorsement



Water damage endorsement | Above groundwater Required to cover the following:

- Water seepage through the roof, walls, doors, windows and gutters.

Water damage endorsement | Groundwater and sewers Required to cover the following:

- Ground or surface water that enters or seeps into the building through walls, the foundation or the basement floor, or through openings in these structures;
- Water that comes from leaks, overflows or backflows from French drains, sewers, septic tanks, ditches, sumps and holding ponds.



Water damage endorsement | Groundwater, sewers and overflow of a body of water Required to cover the following:

- All losses mentioned in the previous endorsement, plus:
- Damage caused by flooding or by the overflow of a river.

IN SHORT

Water from inside the building? **Generally covered** ✓

Water from outside the building? **Additional protection needed** \$

ⓘ This content is for information purposes only. Exclusions may apply. Consult your insurer for details regarding your specific insurance policy.

Questions?
We are here for you.

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